

Information to identify the case:

Debtor 1 **David Jung**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7720**

EIN --_--_--_--_--_--

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **15-36268-KLP**

12/15

Discharge of Debtor

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Jung

July 16, 2020

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
David Jung
DebtorCase No. 15-36268-KLP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-1
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db #+David Jung, PO Box 1314, Colonial Heights, VA 23834-9314
 13165557 +Caliber Home Loans, Inc, PO Box 24610, Oklahoma City, OK 73124-0610
 13165559 +EDC/Dodson Property Management, 2619 Floyd Ave Ste 200, Richmond, VA 23220-4305
 13165561 Lendmark Financial Services, 1851 Southpark Blvd, Colonial Heights, VA 23834-3607
 13165562 Menkota Insurance Company, PO Box 64586, Saint Paul, MN 55164-0586
 13186736 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
 13165564 +PCS Stamps and coins, 47 Richards Ave, Norwalk, CT 06854-2309
 13228175 Richmond Gastroenterology Assoc, Inc, PO Box 5498, Belfast, ME 04915-5400
 13337887 +US Bank Trust NA, Caliber Home Loans, Inc., 13801 Wireless Way,
 Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13338677 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jul 17 2020 05:31:03 Caliber Home Loans, Inc.,
 PO Box 24330, Oklahoma City, OK 73124-0330
 13165558 +EDI: CAPITALONE.COM Jul 17 2020 08:53:00 Capital One, Attn: Bankruptcy Dept,
 PO Box 30285, Salt Lake City, UT 84130-0285
 13208568 EDI: CAPITALONE.COM Jul 17 2020 08:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14375114 +E-mail/Text: bncmail@w-legal.com Jul 17 2020 05:30:06 Cerastes, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 13165560 +E-mail/Text: bnc@advanceamerica.net Jul 17 2020 05:29:58 Express Check Advance of VA,
 2048 S. Sycamore Street, Petersburg, VA 23805-2727
 13190379 +E-mail/Text: bnc@advanceamerica.net Jul 17 2020 05:29:58
 Express Check Advance of Virginia, LLC, 135 North Church Street,
 Spartanburg, SC 29306-5138
 13335415 +EDI: IRS.COM Jul 17 2020 08:53:00 Internal Revenue Service, P O Box 7346,
 Philadelphia, PA 19101-7346
 13210697 E-mail/Text: ktramble@lendmarkfinancial.com Jul 17 2020 05:28:40
 Lendmark Financial Services, LLC, 2118 Usher Street, Covington, Georgia 30014
 13165563 +EDI: NAVIENTFKASMSERV.COM Jul 17 2020 08:53:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 13165556 +E-mail/Text: ustpreion04.rh.ecf@usdoj.gov Jul 17 2020 05:29:50 Office of the US Trustee,
 701 E. Broad Street, Ste 4304, Richmond, VA 23219-1885
 13165565 E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2020 05:31:49
 Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640
 13165566 +E-mail/Text: bknotices@suncommunities.com Jul 17 2020 05:29:57 Sun Homes,
 27777 Franklin Rd, Ste 200, Southfield, MI 48034-8205
 13165567 +E-mail/Text: bankruptcy@atlanticunionbank.com Jul 17 2020 05:29:58 Union First Market Bank,
 24010 Partnership Blvd., Ruth Glen, VA 22546-2545
 14384130 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jul 17 2020 05:28:51
 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank Trust, N.A., as Trustee for LSF9 Master
 cr* +Cerastes, LLC., C/O Weinstein & Riley P.S., 2001 Western Ave, STE 400,
 Seattle, WA 98121-3132

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: ramirez-1
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Jul 16, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om
Daniel Alan Ross on behalf of Creditor Cerastes, LLC. ecfvab@aldridgepite.com,
dross@ecf.courtdrive.com
Daniel Kevin Eisenhauer on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9
Master Participation Trust ANHSOrlans@InfoEx.com, ecfaccount@orlans.com
Ellen P. Ray on behalf of Debtor David Jung ellenray@earthlink.com,
mainstlaw@gmail.com;r57923@notify.bestcase.com
Sameera Navidi on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master
Participation Trust snavidi@orlans.com, ecfaccount@orlans.com;ANHSOrlans@InfoEx.com
Susan Hope Call on behalf of Trustee Carl M. Bates susancall@richchap13.com,
station15@richchap13.com

TOTAL: 6